

 <p>Building Better Neighborhoods</p>	<h2 style="text-align: center;">County of San Diego</h2> <p style="text-align: center;">Department of Housing and Community Development Family Self-Sufficiency Program News Update</p>
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12 Challenges for 2012

Here at the FSS Program, we believe in the power of setting and accomplishing goals. That's why we've developed the **12 Challenges for 2012!** Each month, we will send you a new challenge to overcome. As you accomplish your goals, we invite you to share your success! Simply hit reply to this email to tell us about how you're doing, suggest topics and share resources or tips !

Challenge

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January is:

Clean Slate Month

Start your year off fresh! Below are many tips, tricks and programs that may be able to assist in kicking off 2012 with a clean slate.

Have your goals changed? [Contact the FSS program](#) today to update your contract!

Upcoming Events

SWITCH Careers with MAAC

Project

Open orientations for the SWITCH Program, tuition assistance towards careers in healthcare, are coming up on **January 25 and 26** from 5:20 to 7pm (doors lock at 5:30pm). See the attached flier for details about the orientations and to learn more about the program.

Certificate of Rehabilitation

Workshop

For those who have difficulty finding employment due to a criminal record there may be help! In 2012, The San Diego Reentry Roundtable will host a series of workshops aimed at providing guidance through the expungement process. See attachment for more details.

Tips and Tricks

Make a Resolution to

Take One Step Closer to Financial Freedom

With America's workforce struggling to find employment, many have been left out in the cold and saddled with student debts. The consequences of not paying the loans can be grave and make a tough situation even more difficult. As part of **Clean Slate Month** we encourage our participants who find themselves in financial trouble to **seek assistance** from a financial counselor and explore all their options. Organizations like Money Management International (800-308-2227) and Springboard (800-431-8456) have counselors available via telephone so you can get started in the privacy of your own home.

If you find yourself in default with your federal student loans, there are many different repayment options. For more information about how you can rehabilitate your loans and take the default record off of your credit score, visit the Department of Education's website for more information at: <http://www2.ed.gov/offices/OSFAP/DCS/rehabilitation.html>.

Remember: If you are having financial difficulties, **you are not alone!** Many Americans are in the same situation and there are programs out there that can help.

The key to surviving the new year:

BE NATURAL

Navigating the winter holidays and new year can leave nerves and emotions scattered and frazzled. So what can you do? **BE NATURAL**. It's a simple acronym to remind us, especially at this time of year, that **we have to take care of ourselves** if we are going to take care of others. These are the key ingredients to



These are the key ingredients to
keeping healthy and managing stress.

Breathe Deeply: *It will help increase energy levels.*

Exercise: *20 minutes, three times a week - and running from errand to errand doesn't count!*

Nutrition: *Three well-balanced meals each day.*

Attitude: *Negative attitudes are contagious and destructive. Try to see the glass half-full.*

Time Management: *Set priorities and don't take on more than you can handle. Say "no" when necessary.*

Uniqueness: *Enjoy the uniqueness of your family and treasure your own individuality.*

Relaxation: *Be sure to take care of yourself by taking time to read or listen to music and don't about the next "to do" item.*

Associations: *Maintain contact with nurturing support systems :colleagues, friends, family and mentors.*

Laughter: *Still the best medicine.*

**Content courtesy of The County of San Diego Department of Human Resources*